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# THRIFT BY HOUSEHOLD ACCOUNTING

AND WEEKLY CASH  
RECORD FORMS



1916

Published for the Ellen H. Richards Memorial Fund by the Committee on  
Household Budgets, American Home Economics Association,  
1211 Cathedral Street, Baltimore, Maryland

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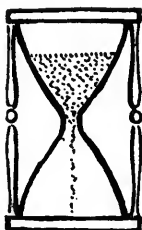
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*"The cost of living should be so balanced as to secure the greatest comfort and convenience possible without sacrificing anything necessary for health, physical, mental, or moral."*

*"The temptation to spend for things pleasant but not needful or even beautiful, either for the household or for personal gratifications are many, and it requires some moral support, such as an account book or some great ideal to strive for, to keep the pocketbook closed."—ELLEN H. RICHARDS.*

TO VIAL  
ABSTRACT

# THRIFT BY HOUSEHOLD ACCOUNTING

In order to help toward thrift, household accounts should tell how money has been spent and how it could perhaps be spent to better advantage.

It is especially important to know certain things about the way money is being spent.

The amount being spent for housing the family is worth knowing, for usually not more than one-fifth of the income can be spent for this and leave enough for the other necessary expenses. A good house is worth having, but one should know how much of the family income is being spent for it.

It is also important to know how much is being used for housekeeping expenses, and how much is being invested in household furnishings.

Many families know how much they are spending for food, but if food costs are to be kept low and the family is still to be adequately fed, it is also worth while to know how much is being used for different types of food.

Much meat usually makes a high cost diet. Milk is a kind of protein food especially necessary for children and is also so valuable for grown people that it should always be freely used even when economy is being carefully considered. A total weekly expenditure for other protein foods than milk need not be large, however, in order to supply enough nourishment of this kind for the family.

Fruits and vegetables are necessary in the diet. If you have to economize, use the cheaper kinds, but do not leave them out of the diet or try to use them too little.

Flour, meal, macaroni, rice, and other cereals, bread, and crackers, are all so nutritious in comparison with cost that a generous use of them usually makes a low cost diet.

Fat in the form of butter or olive oil is rather expensive, and fully as much nourishment is secured from the cheaper fats. Use some fat in the diet each day, but do not let this part of your food expenditure mount up too high if you are trying to economize.

Sugar and other sweet foods are inexpensive, but it is not a good plan to use them too freely, especially for children, because of their tendency to cause digestive disturbances.

Tea, coffee, and other beverages have practically no nutritive value and, for the sake of economy if for no other reason, too much money should not be paid out for them.

All the expenses just considered are household expenses and are for the benefit of the family as a whole. An expense for clothing, or for car fare,

lunch, health, recreation, education, insurance, etc., is usually for the benefit of a certain member of the family, and in keeping accounts it is worth while to consider the amounts being used by and for the different members of the family, so that there may be always a wise and just division of the family income and no one member will unconsciously have more than a necessary share.

In addition to recording and studying expenses during the week, it is also worth while to compare the various totals of the week's expenses with the totals of expenses during other weeks.

It is also often advantageous to keep a record of savings so as to encourage their increase, and a record of debts so as to encourage their decrease.

#### DIRECTIONS FOR KEEPING ACCOUNTS

The account forms in this book are planned for the keeping of accounts which will easily and quickly give the information just outlined as being desirable. There is first a series of weekly record pages, then the summary page upon which is to be entered week by week the totals of the various expenditures, and at the close of the book is a page for the statements of savings and debts.

At the beginning of each week write the date in the indicated space at the top of the weekly cash record form. In the blank spaces at the top of the Personal Expense columns write the names of the members of the family for whom it is desired to keep separate records. If there are not enough Personal Expense columns on the page as ruled, divide one or more across the middle to make additional separate spaces.

Write in the indicated space under the heading Cash for use an exact statement of the amount of cash which you have on hand at the beginning of the week. When any cash is received during the week, enter it immediately in this column.

When any money is paid out, think for what purpose the expenditure was made, look over the headings of the various columns and write down in the proper space the date or the day when the expenditure was made, the amount and kind of the expenditure, and the price paid. For instance, if on Monday you purchased among other things 2 quarts of milk for 18 cents and 1½ pounds of beef for 24 cents, the entry in your first food column would look like this:

Mon.	2 qt. milk 1½ lb. beef	\$ .18 .24
------	---------------------------	---------------

The other columns would show similarly other expenditures of the day, and on the following days throughout the week all expenditures would be similarly entered in the appropriate columns.



If any money is added to or withdrawn from your savings funds, record it on the page at the back of the book.

If any debts are made or any are paid off, record this also.

At the end of the week add up the figures in the various columns, and enter the totals on the summary page, in a column dated the same as the weekly record sheet.

Add up the figures in this column, and enter the total in the space on the weekly record sheet headed Cash Used. Also enter here any amount paid on back debts and any amount saved for future use.

Add up the figures in the column Cash For Use and those just entered in the column Cash Used. Enter these totals in the last column to the right, and subtract the lower figure from the upper figure. This will give you a statement of the amount of cash which should be on hand at the end of the week. If the figure does not agree with the amount of cash actually on hand, there has been some mistake in the record. If the mistake cannot be found, write down the amount unaccounted for and begin the next week's account with a true statement of the amount of cash on hand.

#### WHAT DO THE RECORDS SHOW?

Look over your record for the week, and ask yourself the following questions:—

Were all the expenditures advisable?

Did we always get a good return for our money?

How do this week's expenses compare with the expenses of other weeks?

Are we dividing our income wisely, or are we extravagant along certain lines?

How can we plan so as to spend our money to even better advantage?

Keeping household accounts will not make you thrifty, unless you take advantage of the information which they will give you.

If you wish to learn more about planning your budget, or about spending your money thriftily, ask a Home Economics teacher or a visiting housekeeper, or write to the Budget Committee or the Social Work Committee of the American Home Economics Association, Baltimore, Maryland.

## CASH RECORD

HOUSE			FOOD					
Rent, or house payments, taxes, house repairs			Meat, fish, eggs, milk, cheese, nuts, lentils, dried beans and peas			Fruit and vegetables		
TOTAL			TOTAL			TOTAL		
Fuel, light, laundry and cleaning supplies, ice			Flour, meal, rice, macaroni, breakfast food cereals, bread, crackers			Butter, butterine, oil, lard, bacon, salt pork, etc.		
TOTAL			TOTAL			TOTAL		
House furnishings			Sugar, sirup, honey, molas- ses, candy, etc.			Tea, coffee, salt, spices, etc.		
TOTAL			TOTAL			TOTAL		

DURING WEEK BEGINNING \_\_\_\_\_

PERSONAL (clothing, car fare, lunch, health, recreation, education, insurance, etc.)

Name _____	Name _____	Name _____
TOTAL	TOTAL	TOTAL
Name _____	Name _____	Name _____
TOTAL	TOTAL	TOTAL

## SUMMARY

CASH FOR USE	CASH USED	CASH LEFT OVER
On hand at beginning of week _____	Total weekly expenses _____	Total cash for use _____
Received from _____	Paid on back debts _____	Total cash used _____
_____	Saved _____	
TOTAL _____	TOTAL _____	Cash on hand at end of week _____

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SUMMARY OF WEEKLY

TOTAL WEEKLY EXPENSES	WEEK OF	WEEK OF	WEEK OF	WEEK OF
HOUSE				
Rent				
Fuel, light, etc.				
Furnishings				
TOTAL				
FOOD				
Meat, fish, milk, etc.				
Fruit, vegetables				
Flour, bread, etc.				
Butter, etc.				
Sugar, etc.				
Tea, coffee, etc.				
TOTAL				
PERSONAL				
TOTAL				
TOTAL EXPENSES				

TO

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